

# **SMALL BUSINESS RESOURCE**

A photograph of an older man with white hair, a mustache, and a brown cap, wearing an orange shirt and tan overalls, shaking hands with a younger woman with dark curly hair wearing a blue button-down shirt and grey pants. They are in a workshop with wooden workbenches and tools. The woman is holding a white folder. In the background, another person is working at a bench.

**Helping  
Small Business  
Start, Grow  
and Succeed**

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2010 ALABAMA

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*“Everything you need to know about setting up, marketing and managing the revenue of your business.”*

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OPENING DOORS.

A FRESH START.

NEW BEGINNINGS.

*Call it what you want, we call it*

It starts with a dream, dreams that are realized with capital - to put people to work, to strengthen a community.

At **Alacom Finance**, that's our business, economic development lending. We finance dreams that turn into steel and concrete.



**Alacom Finance** helps build enterprises that extend a community's reach around the world. We fund technologies that better lives.

FINANCING YOUR DREAMS.



We provide the capital it takes to make a business grow.

*We make it affordable.*

**Alacom Finance** pools the resources of federal, state, and local development programs together with traditional lending to create more resources, more

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Every day, hundreds of businesses and thousands of employees across the South

benefit from affordable capital provided by **Alacom Finance**.



Now with more products and resources available than ever before, we're more driven than ever to finance your dream, and change your world.

**Alacom Finance** supports small businesses by providing affordable, government guaranteed loans to:

- Buy real estate and existing buildings
- Build and/or renovate facilities
- Purchase machinery and equipment
- Acquire working capital
- Re-structure existing debt

*"We are creative, connected, aggressive and competent to produce a financial package for a company that's growing or starting out. We are in the business of helping businesses grow and prosper"*

*Alacom Finance is lending millions to businesses just like yours.*

**205.942.3360 locally**

**Alacom Finance** supports your bank by mitigating the risk in lending to small businesses by training your staff and/or providing the processing, funding and servicing of loans guaranteed by the SBA, USDA, New Market Tax Credits, and the State of Alabama Capital Access Company Program.

For additional information visit our website on all the ways we can make your dreams of owning your own business  
**www.alacom.com**

**You can also call us at 888-665-5162**  
**Or email Diane Roehrig at dianeroehrig@alacom.com**



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## FROM THE ADMINISTRATOR



Throughout our nation's history, entrepreneurs and small business owners have proven that the American Dream is powerful, resilient and adaptable. **Given the right tools**, small businesses will lead the way in rebuilding our economy, creating 21st century jobs, and keeping America competitive. **This resource guide is one of those tools** – with a wealth of information about the SBA and our network of partners throughout the country.

Already, the SBA has taken bold action to help small business owners lead us out of this recession. For example, **the Recovery Act** allowed us to temporarily increase guarantees and reduce fees in our top two lending programs. This has led to increased lender participation in SBA programs, more SBA lending compared to the weeks before the Act, and reports from borrowers that they are retaining and creating thousands of jobs.

Our efforts don't stop there. We are also working to ensure that America's small business communities have access to training and mentoring, to federal government contracting opportunities, and to disaster loan programs.

Overall, the SBA is committed to reinvigorating our agency under the leadership of President Barack Obama, who is a visible and vocal advocate for America's small businesses. He has spoken about how small businesses are born in family meetings around kitchen tables, describing them as "the heart of the American economy."

Whether you work for a long-time Main Street shop, a start-up company or a high-tech firm, I hope you find the information in this guide to be timely and useful. Please take advantage of SBA district offices as well as thousands of SBA-affiliated counselors across the U.S.

Today, our nation's small businesses – which employ more than half of working Americans – have an opportunity to prove their potential to innovate, to create jobs, and to drive the U.S. economy once again.

Thank you for partnering with the SBA to help us achieve that critical goal for America's future.

With warm regards,

**Karen G. Mills**  
*Administrator*  
*Small Business Administration*

## About the SBA

[www.sba.gov](http://www.sba.gov)

### Your Small Business Resource

*Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.*

*Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.*

**SBA offers help in the following areas:**

- Starting a Business
- Financing a Business

- Growing a Business
- Opportunities in Contracting
- Recovering From Disaster
- A Voice for Small Business in Government

*Visit SBA online at [www.sba.gov](http://www.sba.gov) for 24/7 access to small business news, information and training for entrepreneurs.*

*All SBA programs and services are provided on a nondiscriminatory basis.*



# *We may have changed our name, but our focus is still on you*

Strengthening the economy, one small business at a time



The Alabama Small Business Development Center (ASBDC) Network provides management and technical assistance to help entrepreneurs start new businesses or expand existing small businesses.

We have a partner at a location near you:

Alabama A&M University • Alabama State University • Auburn University  
Jacksonville State University • Troy University • The University of Alabama  
University of Alabama in Huntsville • University of North Alabama  
University of South Alabama • University of West Alabama

## SPECIALTY PROGRAMS:

Alabama International Trade Center  
Procurement Technical Assistance Center Program

**[www.asbdc.org](http://www.asbdc.org)**

## Message From The District Director

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*Success in business requires training and discipline and hard work. But if you're not frightened by these things, the opportunities are just as great today as they ever were.*

*David Rockefeller*

Virtually every business, large and small, has been affected by the recent and continuing difficult economic climate. Small businesses are especially affected, because they typically have less cash reserves and smaller margins than larger firms.

True economic recovery—and growth—will continue to occur, as always, in the local communities, as a partnership between lenders, borrowers and technical assistance providers. If you have a dream or an idea for a business, the SBA and our Resource Partners are here to help.

Those interested in starting a business can still do so—they just really need to do their homework, and seek out mentors and trusted advisors. Entrepreneurs interested in a start-up need to develop the best business plan, marketing plan and financial growth plan they can. They can get no-cost assistance developing these plans from the network of Small Business Centers, Women's Business Centers and SCORE Chapters (Service Corps of Retired Executives) located throughout Alabama.

In making a decision where to locate a business, they might consider Historically Underutilized Business Zones. The HUBZone program establishes preferences for award of federal contracts to small businesses located in these zones. In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas. If that location otherwise makes good business sense, the HUBZone status can be an added benefit.

Anyone needing assistance or who has questions about SBA programs or services can go to [www.sba.gov/al](http://www.sba.gov/al) or call the Alabama District Office at 205-290-7101. Our experienced and dedicated staff are here to assist in any way we can. Best wishes for all success!

Sincerely,

**Thomas A. Todt**

*District Director of  
SBA's Alabama District Office*

*Drive thy business or it will drive them.*  
*Benjamin Franklin*



# Doing Business in Alabama

■ The SBA helps business owners grow and expand their businesses every day.



## THE ALABAMA DISTRICT OFFICE

The Alabama District Office is responsible for the delivery of SBA's many programs and services. The District Director is Thomas Todt. The District Office is located at 801 Tom Martin Drive, Suite 201, Birmingham, AL 35211. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

The SBA also has an Alternate Work Site located in Mobile, AL. Brent McMahan is Senior Area Manager for the Mobile area. Mr. McMahan can be reached at 251-544-7401 or via email at: [brent.mcmahan@sba.gov](mailto:brent.mcmahan@sba.gov).

## CONTACTING THE ALABAMA DISTRICT OFFICE

For program and service information, please contact the Alabama District Office at 205-290-7101.

## SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders. Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE), Small Business Development Centers

(SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district - some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

A Women's Business Ownership Representative is available to assist women business owners. For more information go to the website: [www.cawbc.org](http://www.cawbc.org) or [www.onlinewbc.org](http://www.onlinewbc.org).

Special loan programs are available for businesses involved in international trade.

For information concerning an existing SBA Disaster loan, please contact the Birmingham Disaster Home Loan Servicing Center at 800-736-6048 or 205-290-7141.



From left to right: Kevin McClain, Susan Baxter, SBA, Business Development Specialist, Governor Bob Riley, Barbara McClain, President, McClain Contracting, Inc., Raymond Hembree, SBA, Deputy District Director

McClain Contracting Company, Inc. was incorporated February 12, 1990, in the State of Alabama. It is a privately owned corporation headquartered in Andalusia, Alabama. The corporation is a multi-functional construction company with a wide range of capabilities including building construction; bridge construction and repair; and professional engineering services including survey and design. Barbara L. McClain serves as the president of the corporation owning 51% stock interest. Under the leadership of Mrs.

## SUCCESS STORY

### McClain Contracting, Inc.

Barbara McClain, President

McClain the corporation has become well respected in the industry by government agencies, sub contractors, and commercial customers. The company has contracts in three states - Alabama, Florida and Mississippi. Mrs. McClain has taken advantage of procurement assistance and traing programs provided by Troy University Small Business Development Center. McClain is certified 8(a) and HUBZone through the U.S. Small Business Administration.

## We Welcome Your Questions

For extra copies of this publication or questions please contact:

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Website: [www.sba.gov/al](http://www.sba.gov/al)



# ALABAMA SBDC NETWORK



**William Campbell, Jr.**  
State Director of the Alabama  
SBDC Network



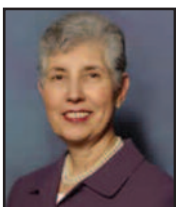
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SCORE Director



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Central Alabama Women's  
Business Center



**Joanne Randolph**  
Executive Director of the Women's  
Business Center of North Alabama



**Kathryn Cariglino**  
Executive Director of the  
Women's Business Center, Inc.

## Alabama Small Business Resource Partners





# INTRODUCTION

# GETTING STARTED

## The SBA Can Help You Start And Expand Your Own Business



Every day, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA help online 24 hours a day at [www.sba.gov](http://www.sba.gov) or visit one of our local offices for assistance.

### SBA's Online Training

SBA's Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and other forms of technical assistance.

Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.

- More than 23 free online courses and workshops available
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Popular courses include a small business primer, a financial primer keyed around SBA's loan-guaranty programs, and courses on preparing business plans and loan packages.

Find the SBTN at: [www.sba.gov/training](http://www.sba.gov/training).

### Where To Go To Get Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 chapters of SCORE – *Counselors to America's Small Businesses*, approximately 900 Small Business Development Centers approximately 110 Women's Business Centers and eight Veterans Business Outreach Centers located across the country. More information about SCORE, SBDCs, WBCs and VBOCs is detailed at: [www.sba.gov/services](http://www.sba.gov/services).

These professionals can also help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster.

## SBA'S RESOURCE PARTNERS

### SCORE

SCORE, "Counselors to America's Small Businesses" is composed of 10,500-active and retired volunteer business professionals. SCORE, with more than 40 years experience helping small businesses succeed, matches volunteer business counselors with clients in need of expert advice. SCORE has experts in virtually every area of business and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both current and prospective small business owners.

Volunteers work in or near their home communities providing management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

### ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are far less limited.
- Running a business will provide endless variety, challenge and opportunities to learn.

# EVALUATE

## Start by evaluating your strengths and weaknesses

### 1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

### 2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

### 3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

### 4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

### 5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

SCORE can also be found on the Internet at: [www.score.org](http://www.score.org).

Business owners use the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering e-mail counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyberchapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. SCORE also offers more than 30 online training workshops on topics for small businesses.

#### Tuscaloosa Chapter 0407

c/o Chamber of Commerce of West Alabama  
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#### Southern Alabama Chapter 0457

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251-431-8614 • 251-431-8646 Fax

#### Alabama Capitol Chapter 0598

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## SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Centers meet the needs of small businesses and promote economic development in local communities by helping to create and retain jobs. Partially funded by a cooperative agreement with SBA, SBDCs are focused on providing long-term counseling to clients to help them grow successful businesses. The SBDC network provides counseling and training to more than 550,000 existing businesses or start-up business clients annually.

SBDCs assist with development of business plans, provide manufacturing, financial packaging, contracting and international trade assistance. Special emphasis areas include e-commerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, export assistance, disaster recovery assistance and market research. SBDCs also provide special assistance to veterans and help with energy efficiency under new program initiatives. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to prospective and existing small businesses using an effective business education network of 63 lead centers and approximately 885 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, American Samoa, Puerto Rico and the U.S. Virgin Islands.

For more information, visit the Web site at: [www.sba.gov/aboutsba/sbaprograms/sbdc/index.html](http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html).

#### Alabama SBDC Network

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#### Alabama Small Business Procurement System ASBDC

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 251-460-6004 • 251-460-6246 Fax  
[ttucker@usouthal.edu](mailto:ttucker@usouthal.edu)  
[www.southalabama.edu/sbdc](http://www.southalabama.edu/sbdc)

**University of West Alabama SBDC**

Donald Mills, Director  
 Guy Hunt Technical Complex,  
 Rm. 122, Station 35  
 Livingston, AL 35470  
 205-652-3665 • 205-652-3516 Fax  
[www.sbdh.uwa.edu](http://www.sbdh.uwa.edu)

Big money for small business.



For more than 25 years, FoundationCapital (formerly Birmingham CityWide Local Development Company) has been the creative financing resource for small business in Birmingham. Now we're statewide. As a non-profit corporation, we administer the SBA 504 loan program financing long-term, fixed assets for start-ups and expansions. So for everything from buildings and land to new equipment, we can help you get the money to make your business grow in Alabama.



**FoundationCapital**

1500 1st Avenue North – Suite B108 Birmingham, Alabama 35203 T 205.250.6380 [foundationcapital.biz](http://foundationcapital.biz)

## WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center Program is a network of 110 community-based centers which provide business training, counseling, mentoring and other assistance geared to women, particularly those who are socially and economically disadvantaged. Partially funded through a cooperative agreement with the SBA, WBCs are located in virtually every state and U.S. territory.

To meet the needs of women entrepreneurs, the WBCs offer services at convenient times and locations, including weekends. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. WBC services create local economic growth and vitality; in 2008, the WBC Program counseled and trained early 160,000 clients.

WBC training courses are often free or are offered at a small fee with scholarships often available to those who need them. A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

To find the nearest SBA WBC or to learn more about SBA programs and services, visit the SBA's website [www.sba.gov](http://www.sba.gov).

## ARE YOU RIGHT FOR SMALL BUSINESS OWNERSHIP?

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

## IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working

## WEBSITE Business plan help

The nearest SCORE chapter can be located at: [www.score.org](http://www.score.org). For business plan help at the SCORE Web site, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: [www.sba.gov/vets](http://www.sba.gov/vets).

To find WBCs, click on: [www.sba.gov/services/](http://www.sba.gov/services/) and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at: <http://www.sba.gov/smallbusinessplanner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?

- **How good are you at making decisions?** Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.
- **Do you have the physical and emotional stamina to run a business?** Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- **How well do you plan and organize?** Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.
- **Is your drive strong enough?** Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.
- **How will the business affect your family?** The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during

this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, Web-based businesses or brick-and-mortar stores.

## FRANCHISING

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be an option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

For more information visit the SBA Web site at: <http://www.sba.gov/smallbusinessplanner/start/> and click on "Buy a Franchise" from the menu on the right side or call your local SBA office.

## HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs — home-based business owners.



## Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

**Ask yourself these questions** – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

## Finding Your Niche

Choosing a home business must be approached carefully.

## Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service? • Is there a demand for that product or service?
- Can I successfully run the business from home?

## Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements

needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that opening a home-based business is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDs and WBCs can help make the process easier.

## WRITING A BUSINESS PLAN

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and

Small Business Financial Services

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**SBA Lending**

**Preferred Lender**

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determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Center, Veterans Business Outreach Centers, SCORE and Women's Business Centers, have the expertise to help you craft a winning business plan.

**In general, a good business plan contains:**

#### Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

#### Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

#### Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.

- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to potential problems.

#### Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

#### Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE or SBDC representatives, SBA district office business development specialists or Veterans Business Development specialists.

Remember, the business plan is a flexible document that should change as your business grows.

## REACHING UNDERSERVED AUDIENCES

### Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses. Today, they are at least equal owners of nearly half the nation's businesses and are majority owners of about a third of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women. Many of these are overseen by SBA's Office of Women's Business Ownership.

Women's business ownership representatives in every SBA district office coordinate services for women, helping them access appropriate training, counseling, mentoring, federal contracting opportunities, financing, and more. They can also provide information on other local resources, including SBA resource partners and lenders.

#### Central Alabama Women's Business Center

(A project of the Schlarb Foundation for Women Entrepreneurs)  
2 N. 20th St., Ste. 830  
Birmingham, AL 35203  
205-453-0249 • 205-453-0253 Fax  
866-252-5787 Toll Free  
Valerie Cottingham, Director  
valerie@cawbc.org  
www.cawbc.org  
Serves Blount, Jefferson, Shelby, St. Clair, Talladega, Tuscaloosa and Walker Counties.

#### Women's Business Center of Southern Alabama

1301 Azalea Rd., Ste. 201A  
Mobile, AL 36693  
251-660-2725 or 800-378-7461  
251-660-8854 Fax  
Sherman Blosser, Executive Director  
www.womenbiz.biz  
Serves Mobile and Baldwin Counties.

#### Bizmobile

1301 Azalea Rd., Ste. 201A  
Mobile, AL 36693  
251-660-2725  
Sylvia Browder, Director  
www.womenbiz.biz

#### Women's Business Center of North Alabama

225 Church St.  
Huntsville, AL 35801  
Joanne Randolph, Executive Director  
256-535-2038 • 256-535-2015 Fax  
info@wbncna.org  
www.wbncna.org  
Serves North Alabama Counties  
Other Women's Programs



**U.S. Women's  
Chamber of Commerce**

<http://www.sblink.us/html/uswcc.aspx>

**National Association of Women Business  
Owners (NAWBO) – Birmingham**

P.O. Box 55414  
Birmingham, AL 35255-5414  
Voice Message Center:  
205-970-6316 ext. 324  
[ruwena\\_healy@yahoo.com](mailto:ruwena_healy@yahoo.com)  
[www.nawbobirmingham.org](http://www.nawbobirmingham.org)

**Women's Business Council**

c/o Huntsville/Madison County  
Chamber of Commerce  
P.O. Box 804  
Huntsville, AL 35804  
256-535-2013  
[jjeffers@hsvchamber.org](mailto:jjeffers@hsvchamber.org)

**Women's Economic Development Council**

[www.wedc-online.com](http://www.wedc-online.com)  
[info@wedc-online.com](mailto:info@wedc-online.com)

**Women's Economic Development  
Foundation**

[www.wedcfoundation.org](http://www.wedcfoundation.org)

**VETERANS AND RESERVISTS  
BUSINESS DEVELOPMENT**

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices has designated a veterans business development officer to help veterans prepare, plan and succeed in entrepreneurship. The Veterans Business Outreach Centers provide online and face-to-face entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: [www.score.org](http://www.score.org).

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

Additionally, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program

provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$2 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: <http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html>.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: [www.sba.gov/VETS/](http://www.sba.gov/VETS/).

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new and enhanced programs and services for veterans and members of the military community wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

**NATIVE AMERICAN BUSINESS  
DEVELOPMENT**

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: <http://www.sba.gov/aboutsba/sbaprograms/naa/index.html>.

## Greater Mobile Development Corporation

### SBA 504 FINANCING

Using the Small Business 504 Program, the GMDC provides financing to small businesses in Alabama who wish to acquire or construct their own building or expansion of an existing building. The SBA 504 Loan provides long-term, fixed asset financing for small businesses.

#### Why Choose GMDC:

GMDC has the industry experience and works directly with the small business to develop financing packages.

#### If these advantages sound good to you:

- Lower down payment (10-15%)
- 20 year, Fixed interest rate financing
- Below Market Rate financing

**Then Call GMDC at (251) 650-0826**

**Teresa Sands**  
**Greater Mobile Development Corporation**  
**1301 Azalea Road • Mobile, AL 36693**  
**E-mail: [gmdc@ceebic.org](mailto:gmdc@ceebic.org)**

# REGULATIONS

# KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



**E**ven if your consulting service or hand-knit sweater business is based from your home, it will have to comply with many of the numerous local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

## BUSINESS.GOV

Business.gov provides a one-stop shop for federal resources from the federal government agencies that regulate or serve businesses.

Business.gov's "Permit Me" feature provides a single source for obtaining federal and state permits and professional licenses for businesses. While most businesses in the United States are required to obtain a permit, professional license, or identification number to operate, finding

the right license can be a major challenge for potential business owners.

"Feature Topics" focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics are added on a regular basis in response to the most frequent searches on the site.

## BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

## CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

### Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

### General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

### Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and the liability is similarly limited in proportion to their investment.

### "C" Corporation

A "C" corporation is a legal entity created under state law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It's



the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is an entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and it offers the owners the advantage of limited liability, but not total protection from lawsuits.

### Subchapter "S" Corporation

Subchapter "S" references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter "S" status. Contact the IRS for more information.

### LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is for professional organizations.

## LOGISTICS OF STARTING YOUR BUSINESS

### BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance. For additional information, contact:

#### Day Care Licenses

Alabama Department of Human Resources  
1321 - 5th Ave. S.  
Birmingham, AL 35202  
205-918-5100  
[www.dhr.state.al.us](http://www.dhr.state.al.us)

### FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same name. For

more information, contact the county clerk's office in the county where your business is based. If you are a corporation, you'll need to check with the state.

#### Alabama Secretary of State

Corporation Division  
P.O. Box 5616  
Montgomery, AL 36103-5616  
334-242-5324  
[www.sos.state.al.us](http://www.sos.state.al.us)

## BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

**Liability Insurance** – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

**Property** – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

**Business Interruption** – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

**"Key Man"** – If you (and/or any other individual) are so critical to the operation of

your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other "key" employee.

**Automobile** – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

**Officer and Director** – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

**Home Office** – If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

## EMPLOYER IDENTIFICATION NUMBER

An EIN, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can obtain an EIN immediately by calling 800-829-4933, Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS campuses that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: <http://www.irs.gov/businesses/small/index.html>, click on New Businesses. Faxed applications are processed in four days. These IRS Campuses accept faxed applications at the following numbers:

**Holtsville, NY** 631-447-8960  
**Cincinnati, OH** 859-669-5760  
**Philadelphia, PA** 215-516-3990

EINs are also issued automatically online. Visit the IRS Web site, <http://www.irs.gov/businesses/small/article/0,,id=102767,00.html> for more information.

## FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

## BUSINESS TAX INFORMATION

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the IRS. To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: <http://www.irs.gov/businesses/small/index.html> for complete information. For more information, contact:

### Alabama Department of Revenue

P.O. Box 327480  
Montgomery, AL 36132-7710  
[www.ador.state.al.us](http://www.ador.state.al.us)

### State Withholding

334-242-1300 • 334-242-0112 Fax

### Business Privilege Tax Division

334-353-7923

### Corporate Tax Division

334-242-1200

## SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, contact your state's government.

### Sales & Use Tax Division

P.O. Box 327710  
Montgomery, AL 36132-7710  
334-242-1490  
[www.ador.state.al.us](http://www.ador.state.al.us)

## FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

**Sole Proprietorship:** You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

**Partnership:** You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

**Corporation:** You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

## FEDERAL PAYROLL TAX

**Federal Withholding Tax:** Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

## IRS WEB PRODUCTS FOR SMALL BUSINESSES

To provide the most timely and up-to-date tax information, the Small Business Resource Guide (SBRG), formerly a CD-ROM, is available exclusively **online** at <http://www.irs.gov/businesses/small/article/0,,id=155439,00.html>.

Designed to equip small business owners with the skills and knowledge needed to successfully start and manage a business, IRS has ensured the SBRG covers a wide range of tax topics Web links to business forms, publications, other useful governmental Web sites, and much more.

## SMALL BUSINESS VIDEO AND AUDIO PRESENTATIONS

A new page at <http://www.irs.gov/businesses/small/article/0,,id=97726,00.html> on IRS.gov features video and audio presentations on a variety of topics for

small businesses and self-employed taxpayers, highlighted by an **audio podcast** reenactment of the May 2008 IRS National Phone Forum for first-time Schedule C filers. Also included are:

- Adjusting Employment Taxes: New for 2009
- Backup Withholding for Form 1099-MISC
- Bartering Income
- Choosing a Tax Preparer
- Employer Identification Numbers
- Small Business Tax Workshops
- Schedule C: Who needs to file and how to do it

In addition to these video and audio presentations, please visit the **Small Business/Self-Employed Virtual Small Business Tax Workshop** at: <http://www.irs.gov/businesses/small/article/0,,id=200274,00.html> for instructional lessons.

### Self-Employed Individuals Tax Center

Small businesses and the self-employed will also find information and resources in the **Self-Employed Individuals Tax Center** at: <http://www.irs.gov/businesses/small/selfemployed/>.

### e-News for Small Businesses

To learn about other IRS products and services, and to keep up with the latest IRS announcements for small businesses, start a free subscription to e-News for Small Businesses; just go to **IRS.gov** at: <http://www.irs.gov/businesses/small/content/0,,id=154826,00.html>.

## SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

## EMPLOYEE CONSIDERATIONS

### Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments of, and/or file quarterly reports about payroll taxes and other



mandatory deductions. You may contact these government agencies for information, assistance and forms.

#### **Social Security Administration**

800-772-1213  
<http://www.ssa.gov>

#### **Social Security's Business Services Online**

The Social Security Administration now provides free electronic services online at: [www.socialsecurity.gov/employer/](http://www.socialsecurity.gov/employer/). Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

#### **Federal Withholding**

U.S. Internal Revenue Service  
800-829-1040  
<http://www.irs.gov>

#### **Employee Insurance**

If you hire employees you may be required to provide unemployment or workers' compensation insurance. For more information, contact one of the following:

#### **Employee Insurance**

Commissioner of Insurance  
State of Alabama  
P.O. Box 303351  
Montgomery, AL 36130  
334-269-3550  
[www.aldoi.gov](http://www.aldoi.gov)

#### **Unemployment Compensation Insurance**

334-242-8025 • 334-242-8258 Fax  
<http://www.dir.state.al.us/uc>

#### **Worker's Compensation Division**

649 Monroe St.  
Montgomery, AL 36130  
334-353-0990 or 800-528-5166  
334-353-8262 Fax  
[www.dir.alabama.gov/wc](http://www.dir.alabama.gov/wc)

#### **WORKPLACE PROGRAM**

Americans with Disabilities (ADA): For assistance with the ADA, call 800-669-3362 or visit: <http://www.ada.gov>.

#### **U.S. CITIZENSHIP AND IMMIGRATION SERVICES**

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer

to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099.

#### **E-Verify: Employment Eligibility Verification**

E-Verify is the best--and quickest--way for employers to determine the employment eligibility of new hires. It is a safe, simple, and secure Internet-based system that electronically verifies Social Security number and employment eligibility information reported on Form I-9. E-Verify is voluntary in most states and there is no charge to use it.

If you are an employer or employee and would like more information about the E-Verify program, please visit: [www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify) or contact our Customer Support staff: 1-888-464-4218 Monday – Friday 8 am – 5 pm Local Time  
E-mail: [e-verify@dhs.gov](mailto:e-verify@dhs.gov)

E-Verify is operated by the Department of Homeland Security (DHS) in

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Montgomery, AL 36117  
**1-334-272-5355**

[www.fbdc.net](http://www.fbdc.net)



**Angie Winter**  
*Vice President*  
(334) 318-8064

partnership with the Social Security Administration (SSA).

## SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor. For more information, contact:

### Federal Occupational Safety & Health Administration

Department of Labor  
820 First St. N.E.  
Washington, DC 20020  
866-487-2365 National Contact Center  
[www.dol.gov](http://www.dol.gov)

### Occupational Safety & Health Administration (OSHA)

Birmingham Area Office  
950 22nd St. N., Ste. 1250  
Birmingham, AL 35203  
205-731-1534 • 205-731-0504 Fax  
<http://www.osha.gov>

### Mobile Area Office

1141 Montlimar Dr., Ste. 1006  
Mobile, AL 36609  
251-441-6131 • 251-441-6396 Fax

### U.S. Department of Labor

P.O. Box 303500  
Montgomery, AL 36130-3500  
334-242-3460 • 334-240-3417 Fax  
[www.ala.labor.state.al.us](http://www.ala.labor.state.al.us)

### U.S. Department of Labor

Wage and Hour Division  
2015 N. 2nd Ave.  
Birmingham, AL 35203  
205-731-1305 • 205-731-3482 Fax  
[www.dol.gov](http://www.dol.gov)

### AL State Dept. of Industrial Relations

Tax Department  
3460 3rd Ave. S.  
Birmingham, AL 35202  
205-254-1251 • 205-254-1264 Fax

### Equal Employment Opportunity Commission (EEOC)

Ridgepark Place  
1130 22nd St. S., Ste. 2000  
Birmingham, AL 35205  
205-212-2100 • 205-212-2101 Fax  
[www.eeoc.gov/birmingham](http://www.eeoc.gov/birmingham)

## Alabama Department of Environmental Management Hazardous Substance Compliance

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. If you need information about air, water, land uses, solid waste and hazardous materials call or write:

### Ground Water/Office of Underwater Storage Tanks

1400 Coliseum Blvd.  
Montgomery, AL 36110-2059  
334-271-7700 • 334-270-5631 Fax  
[www.adem.state.al.us](http://www.adem.state.al.us)

### Department of Environmental Management

110 Vulcan Rd.  
Homewood, AL 35209  
205-942-6168 • 205-941-1603 Fax  
[www.adem.state.al.us](http://www.adem.state.al.us)

## BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

## BAR CODING

Many stores require bar coding on packaged products. Many industrial and manufacturing companies use bar coding to identify items they receive and ship. There are several companies that can assist businesses with bar-coding needs. You may want to talk with an SBDC, SCORE or WBC counselor for more information.

### Federal Registration of Trademarks and Copyrights

Trademarks or service marks are words, phrases, symbols, designs or combinations that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a federal trademark, contact:

#### Patent and Trademark Office:

P.O. Box 1450  
Alexandria, VA 22313-1450  
800-786-9199  
<http://www.uspto.gov/>

#### Trademark Information Hotline

703-308-9000

### State Registration of a Trademark

Trademarks and service marks may be registered in a state.

**Caution:** Federally registered trademarks may conflict with and supersede state registered business and product names.

## Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner with the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

#### U.S. Patent and Trademark Office

800-786-9199 • <http://www.uspto.gov>

## Other Resources

### Better Business Bureau

[www.bbb.org](http://www.bbb.org)

### Business Council of Alabama

P.O. Box 76  
Montgomery, AL 36101-0076  
334-834-6000

### Government Printing Office

[www.gpoaccess.gov](http://www.gpoaccess.gov)

### State Information Operator

334-242-8000

## Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

#### U.S. Copyright Office

U.S. Library of Congress  
James Madison Memorial Building  
Washington, DC 20559  
202-707-9100 - Order Line  
202-707-3000 - Information Line  
[www.copyright.gov](http://www.copyright.gov)







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# FINANCING GETTING APPROVED

## Financing Options to Start or Grow Your Business



The American Recovery and Reinvestment Act may affect some SBA loan guarantee programs. For the latest information, see your local SBA district office or [www.sba.gov](http://www.sba.gov).

**M**any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

**Note: The SBA does not offer grants to individual business owners to start or grow a business. The only grants the SBA is authorized to provide are for entities to provide businesses management technical assistance to other businesses.**

When you seek a business loan, familiarize yourself with the SBA's business loan programs to see if they may

be a viable option. The three principal players in most of these programs are — the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans on their own.

### 7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to SBA.

### PERCENTAGE OF GUARANTIES AND LOAN MAXIMUMS

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. **(NOTE: These percentages may be temporarily increased up to 90 percent as part of the American Recovery and Reinvestment Act of 2009 Check with your local SBA district office for more information.)**

The maximum loan amount is \$2 million and the maximum guaranty amount to any one business (including affiliates) is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.



Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

## INTEREST RATES AND FEES

The actual interest rate for a loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and an allowable spread. There are three acceptable base rates (Wall Street Journal Prime, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million. \* **All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.**

*(Note: These fees will be temporarily lowered for some loans as part of the American Recovery and Reinvestment Act.)*

## 7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been



established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

## STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

## COLLATERAL

The SBA expects every loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the

extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

## ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> select "For Government/Contracting Officials" which then leads to a page where you can select "Size Standards."

### SBA Size Standards:

- Manufacturing from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees
- Services from \$4.5 million to no more than \$33.5 million in average annual receipts
- Retailing from \$7 million to no more than \$29.5 million
- General construction from \$7 million to no more than \$33.5 million
- Agriculture from \$750,000 to no more than \$17.5 million in average annual receipts

### Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

### Use of Proceeds

The third eligibility factor is usage of proceeds. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

#### Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used (except for compensation for services rendered) for floor plan financing or to have funds for the purpose of making investments. They also cannot be used to provide perks to an owner of the business.

### Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and restrictions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

Generally, SBA loans must meet the following:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For SBA's eligibility requirements check:

<http://www.sba.gov/services/>.

## WHAT TO TAKE TO THE LENDER

Documentation requirements may vary; contact your lender for the information you must supply.

#### Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

## HOW THE 7(A) PROGRAM WORKS

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

There are eight different ways a lender can apply for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation which the lender provides, the amount of review which SBA conducts, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The five methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA Express
- Patriot Express
- Export Express
- Community Express

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request

that is processed through Standard or CLP procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through PLP, and any of the express programs, the lender is delegated the authority to make the credit decision without SBA's concurrences which help expedite the processing time.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

#### What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

## SBAEXPRESS

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a



maximum of seven years. For a list of lenders in your area, contact your local SBA office at:

[www.sba.gov/localresources/index.html](http://www.sba.gov/localresources/index.html)  
**BancorpSouth**

One Mississippi Plaza  
Tupelo, MS 38804  
Gary Martin  
662-680-2000

#### **BankTrust**

100 St. Joseph St.  
Mobile, AL 36602  
James Alexander  
251-431-7814 • 251-776-5554 Fax

#### **Branch Banking & Trust**

1100 Quintard Ave.  
Anniston, AL 36201  
256-237-5844

#### **Century Bank**

5127 Moffat Rd.  
Mobile, AL 36618  
251-345-1022

#### **Community Bank**

Mobile and Baldwin Counties  
6808 Airport Blvd.  
Mobile, AL 36608  
251-338-6200

#### **Compass Bank**

P.O. Box 10566  
Birmingham, AL 35296  
John Bailes, Vice President  
205-297-3346 • 205-297-7672 Fax

#### **Covenant Bank**

7929 Parkway Dr.  
Leeds, AL 35064  
Heather Jones, Credit Analyst SBA Specialist  
205-702-2265 • 205-702-2257 Fax

#### **Exchange Bank of Alabama**

Etowah and surrounding counties only  
230 N. 3rd St./P.O. Box 1100  
Gadsden, AL 35902  
Mike Yother  
256-547-2572 ext. 1036  
256-543-7245 Fax

#### **First National Bank of Brundidge**

137 S. Main St.  
Brundidge, AL 36010  
Pete Jordan  
334-735-2351 • 334-735-2983 Fax

#### **Hancock Bank**

2510 14th St.  
One Hancock Plz.  
Gulfport, MS 39501  
Tom Collins  
228-435-5310

#### **Redstone Federal Credit Union**

220 Wynn Dr.  
Huntsville, AL 35805  
Jack Wright  
800-234-1234 ext. 3407  
256-722-3759 Fax

#### **RBC Bank**

3815 Mansell Rd.  
Alphaetta, GA 30022  
Jon Daly, VP - SBA Commerical Lending  
678-277-4582 • 678-277-4596 Fax

#### **Regions Bank**

250 Riverchase Pkwy.  
Birmingham AL 35244  
David Lee  
205-560-3344 • 205-560-3525 Fax

#### **State Bank & Trust**

401 S Commerce St.  
Geneva, AL 36340  
334-684-2247

#### **SunTrust Bank**

201 S. Court St.  
Florence, AL 35630  
Jeff Daniel  
256-767-8600 • 256-767-8476 Fax

#### **United Bank**

200 E. Nashville Ave.  
Atmore, AL 36504  
Nancy Helton  
251-446-6053 • 251-446-6076 Fax

#### **Wachovia**

420 20th St. N.  
Birmingham, AL 35203  
205-254-5230

#### **Whitney National Bank**

50 N. Royal St.  
Mobile, AL 36602  
Brenda Norris  
251-662-1024

### **PATRIOT EXPRESS**

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including a servicemember;
- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for

## *Want to fast-forward your SBA business loan application?*

### *Call 1-800-965-LOAN.*

As an SBA Express Lender, Hancock Bank can streamline SBA business loans, with answers on your application in days—not weeks. When you're ready to expand or begin a new business venture, Hancock Bank is here to help. We'll make the process easy, with personal service and quick answers. Contact your nearest Hancock Bank branch or call 1-800-965-LOAN.



## **Hancock Bank.**

Equal Housing Lender. Member FDIC. All loans subject to credit approval. [hancockbank.com](http://hancockbank.com)

loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is at: <http://www.sba.gov/patriotexpress>.

#### **BancorpSouth**

One Mississippi Plaza  
Tupelo, MS 38804  
Gary Martin  
662-680-2000

#### **Branch Banking & Trust**

1100 Quintard Ave.  
Anniston, AL 36201  
256-237-5844

#### **Community Bank**

Mobile and Baldwin Counties  
6808 Airport Blvd.  
Mobile, AL 36608  
251-338-6200

#### **Exchange Bank of Alabama**

Etowah and surrounding counties only  
230 N. 3rd St./P.O. Box 1100  
Gadsden, AL 35902  
Mike Yother  
256-547-2572 ext. 1036  
256-543-7245 Fax

#### **Hancock Bank**

2510 14th St.  
One Hancock Plz.  
Gulfport, MS 39501  
Tom Collins  
228-435-5310

#### **Redstone Federal Credit Union**

220 Wynn Dr.  
Huntsville, AL 35805  
Jack Wright  
800-234-1234 ext. 3407  
256-722-3759 Fax

#### **Regions Bank**

250 Riverchase Pkwy.  
Birmingham AL 35244  
David Lee  
205-560-3344 • 205-560-3525 Fax

#### **State Bank & Trust**

401 S Commerce St.  
Geneva, AL 36340  
334-684-2247

#### **SunTrust Bank**

201 S. Court St.  
Florence, AL 35630  
Jeff Daniel  
256-767-8600 • 256-767-8476 Fax

#### **United Bank**

200 E. Nashville Ave.  
Atmore, AL 36504  
Nancy Helton  
251-446-6053 • 251-446-6076 Fax

#### **Whitney National Bank**

50 N. Royal St.  
Mobile, AL 36602  
Brenda Norris  
251-662-1024

## **COMMUNITY EXPRESS PILOT LOAN PROGRAM**

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

#### **Innovative Bank** (Limit \$15,000)

360 14th St.  
Oakland, CA 94612  
888-960-0700

#### **Redstone Federal Credit Union**

220 Wynn Dr.  
Huntsville, AL 35893  
800-234-1234

#### **Borrego Springs Bank**

12121 Panama City Beach Pkwy.  
Panama City Beach, FL 32407  
866-644-0042

#### **Superior Financial Group**

165 Lennon Ln., Ste. 101  
Walnut Creek, CA 94598  
877-675-0500

## **SPECIAL PURPOSE 7(A) LOAN PROGRAMS**

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not

necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

## **CAPLines**

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Contract payment must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a "clean-up" period of 30 days to finance activity for a new season. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the



proceeds can be used for physical improvements that benefit the property.

- **The Small Asset-Based Line** is a revolving line of credit (up to \$200,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are based on the size of a borrower's accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower.
- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

## EXPORT ASSISTANCE Trade Financing

The SBA has help for existing small businesses wanting to export goods and services.

## U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, a partnership between SBA, U.S. Department of Commerce and the Export-Import Bank of the U.S. to provide trade promotion and export-finance assistance for small businesses in a single location. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to:

<http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html>.

### Ray Gibeau

U.S. Export Assistance Center  
75 Fifth St. N.W., Ste. 1055  
Atlanta, GA 30308  
404-897-6089

## EXPORT WORKING CAPITAL PROGRAM

The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a

term of 12 months. The guaranty can be reissued for an additional 12 months through a new application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, visit <http://www.sba.gov/financialassistance/borrowers/guaranteed/index.html> then choose "Export Loan Programs" under the "7(a) Loan Program" heading.

### Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable foreign country, to both the lender and SBA.

### Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

### Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

### Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase

## SBA LOANS MADE



The Southern Development Council is proud to be Alabama's leading provider of both SBA 504 loans and 7a loan packaging services. Make us your first call and let us help you ensure that your project gets the best financing package available.



[www.sdcinc.org](http://www.sdcinc.org)  
1-800-499-3034  
[sdci@sdinc.org](mailto:sdci@sdinc.org)

An Alabama Non Profit Certified Development Company founded in 1983

orders and a first lien on export-related accounts receivable.

- Other collateral may be required.

### How to Apply

A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

### SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee. The SBA guarantee fee is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

### Eligibility of Exporter

The same as for the SBA EWCP Program.

### Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

### Use of Proceeds

Same as the SBA EWCP.

### Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

### Collateral Requirements

Same as the SBA EWCP.

### How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender

must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital Program.

## INTERNATIONAL TRADE LOAN PROGRAM

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit. The international trade loan provides an SBA guarantee up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guaranty of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

### Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

### Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

### **Collateral Requirements - Collateral requirements are the same as for regular 7(a) loans.**

**How to Apply** - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

## EXPORT EXPRESS

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

**Eligible Buyers - The foreign buyer must be a creditworthy entity located in an acceptable country.**

### Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.



### Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

### How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

## COMMUNITY ADJUSTMENT AND INVESTMENT PROGRAM

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

## SBA'S NON-7(A) LOAN PROGRAMS

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

## CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:  
**The maximum debenture, or long-term loan, is:**

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.

Recent additions to the program allow \$4 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$4 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$4 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$50,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to

conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.

- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent. Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at [www.nadco.org](http://www.nadco.org).
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.



**Seedco Financial**  
Innovations in Community Lending

*Serving small businesses in  
Alabama for more than 10 years.*



If you have been unable to qualify for affordable capital from traditional lending sources and been in business for at least one year, contact us to see if you qualify for a small business loan between \$35,000 and \$200,000 or microloan under \$35,000. All small business borrowers also receive hands-on technical assistance.

[www.seedcofinancial.org](http://www.seedcofinancial.org)  
(205) 715-2710

505 North 20th Street, Suite 1525  
Birmingham, AL 35203

- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

**Businesses that receive 504 loans are:**

- Small — net worth under \$8.5 million, net profit after taxes under \$3 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs work directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit <http://www.sba.gov/financialassistance/borrowers/guaranteed/index.html>, then choose CDC/504 Loan Program under "Guaranteed Loan Programs."

**Alabama Community Development Corp.**

d/b/a (ALACOM)  
Contact: Diane Roehrig, President  
117 Southcrest Dr., Ste. 100  
Homewood, AL 35209  
205-942-3360 • 205-942-5984 Fax  
alacom@worldnet.att.net  
www.alacom.com  
Area of Operation: Statewide

**Alabama Small Business Capital**

1784 Taliaferro Tr., Ste. B  
Montgomery, AL 36117  
334-272-5355  
awinter@alabamabiz504.com  
Area of operation: Statewide

**Foundation Capital**

Contact: Bob Dickerson, Executive Director  
1500 1st Ave. N., Ste. B108  
Birmingham, AL 35203  
205-250-6380 • 205-250-6384 Fax  
info@bbrc.biz  
www.foundationcapital.biz  
Area of Operation: Statewide

**Greater Mobile Development Corporation**

Contact: Teresa Sands, Economic Dev. Coord.  
Business Innovation Center  
1301 Azalea Rd., Ste. 201  
Mobile, AL 36693  
251-650-0826 • 251-650-0827 Fax  
Approved On: 12/28/92  
P.O. Box 1827  
Mobile, AL 36633  
gmddc@ceebic.org  
www.cityofmobile.org  
Area of Operation: Statewide

**Southern Development Council**

8132 Old Federal Rd.  
Montgomery, AL 36117-8007  
334-244-1801 or 800-499-3034  
334-244-1421 Fax  
sdci@sdccinc.org  
www.sdccinc.org  
Area of Operation: Statewide

**MICROLOAN PROGRAM**

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For information, visit <http://sba.gov/financialassistance/borrowers/guaranteed/index.html>, then choose "Microloan Program" under "Guaranteed Loan Programs."

**Birmingham Business Resource Center**

1500 1st Ave. N., Ste. B108  
Birmingham, AL 35203  
Robert Dickerson Jr., Executive Director  
info@bbrc.biz  
www.bbrc.biz  
205-250-6380 • 205-250-6384 Fax  
Service Area: Jefferson County  
Maximum Loan: \$7,500

**Community Enterprise Investments, Inc.**

302 N. Barcelona St.  
Pensacola, FL 32501  
Daniel Horvath, Executive Director  
Microloan Contact: Richard Jemison or Percy Goodman  
rjemison@ceii-cdc.org  
bigdanfla@aol.com  
eljojr@aol.com  
ceii2234@aol.com  
www.ceii.pensacola.com  
rjemison@ceii-cdc.org;  
bigdanfla@aol.com; eljojr@aol.com;  
ceii2234@aol.com  
850-595-6234 or 888-605-2505 Toll Free  
850-595-6264 Fax  
Service Areas: Autauga, Baldwin, Barbour, Butler, Bullock, Choctaw, Clarke, Coffee, Conecuh, Covington, Crenshaw, Dale, Dallas, Escambia, Geneva, Greene, Henry, Houston, Lee, Lowndes, Marengo, Mobile, Monroe, Montgomery, Perry, Pike, Russell, Sumter, Washington and Wilcox counties.

**Seedco Financial-Alabama**

Ivan Holloway, Vice President  
Microlending: Herman Williams  
505 N. 20th St., Ste. 1525  
Birmingham, AL 35203  
SFSinfo@seedco.org  
www.seedcofinancial.org  
205-715-2714 • 205-715-2711 Fax  
Maximum Loan: \$35,000  
Must have at least one year of business operations.  
Service Area: 15 Alabama Counties  
Counties with metro cities identified in parentheses are as follows:  
Jefferson (Birmingham), Madison (Huntsville), Mobile (Mobile), Montgomery (Montgomery)  
Tuscaloosa (Tuscaloosa), Choctaw, Dallas, Greene, Hale, Lowndes, Macon, Perry, Pickens, Sumter, Wilcox

**SMALL BUSINESS INVESTMENT COMPANY PROGRAM**

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company Program fills the gap between the availability of private capital and the needs of small businesses. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates through SBA-guaranteed leverage. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity and debt investments, SBICs provide managerial, operational and technical assistance. The SBIC Program provides funding for a broad range of industries and stage of investment, in areas across the country. Some SBICs invest in a particular field or industry while others invest more generally. For more information visit: <http://www.sba.gov/inv>.

**FJC Growth Capital Corporation**

Frank L. Collazo, General Manager  
P.O. Box 1290  
Huntsville, AL 35807  
256-430-3132 • 256-430-3280 Fax  
flc@fjcgrowth.com  
Investment Criteria  
Investment Size Range  
Preferred Min: \$350,000  
Preferred Max: \$500,000  
Type of Capital Provided: Loans w/Equity  
Features  
Funding Stage Preference: Expansion  
Later Stage  
Industry Preference: Manufacturing, Health/Medical, Communications, Diversified  
Geographic Preferences: South, Southeast, Midwest.



### Harbinger Mezzanine Partners, L.P.

John Harrison, Contact  
One Riverchase Pkwy. S.  
Birmingham, AL 35244  
615-301-6400 • 615-301-6401 Fax  
slrogers@harbert.net  
Investment Criteria  
Investment Size Range  
Preferred Min.: \$0  
Preferred Max.: \$0

### TD Javelin Capital Fund II, L.P.

Lyle Hohnke, Manager  
2850 Cahaba Rd., Ste. 240  
Birmingham, AL 35223  
203-629-8700 • 203-629-9293 Fax  
mmcleish@tullisdickerson.com

### Alabama Plan for Linked Deposits

The Alabama Plan for Linked Deposits is a program operated as a division of the Alabama State Treasurer's Office. It allows the State Treasurer to make deposits in state banks on which banks pay 2 percent below the normal interest rate paid to the state for its funds. The reduction in the interest rate paid by the bank must be passed on to the borrowers on loans qualifying for this program. It amounts to a 2 percent subsidy on the borrower's interest rates for two years to help stimulate economic growth in the state.

Use of funds - Land, buildings or equipment; repairs and renovations; rent, utilities, insurance or taxes; legal or accounting fees; wages or inventory.

Eligibility - Any person, corporation or partnership engaged in business and headquartered in Alabama, organized for profit, maintaining facilities primarily in

Alabama, having no more than 150 employees, having debts equal to or greater than 35 percent of assets, and creating or sustaining job opportunities.

Job creation - One job must be created or sustained for each \$15,000 of loan. Loan requests above \$250,000 must demonstrate that one job can be created for each \$10,000 of loan.

## THE SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee Program is a public-private partnership between the federal government and surety companies that provides small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the combination of working capital and performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and necessary ancillary bonds issued by surety companies for individual contracts of up to \$2 million. Under the American Recovery and Reinvestment Act, SBA can guarantee up to \$5 million, and up to \$10 million on a federal contract, if the contracting officer certifies that the guarantee is in the best interest of the government. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HUBZone contractors and veterans and service-disabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Guarantee Program, visit SBA's Web site at: [www.sba.gov/osg](http://www.sba.gov/osg)

### Alabama Surety Bonds, Inc.

14 Office Park Ctr. E., Ste. 105-A  
Birmingham, AL 35223  
205-871-9399 • 205-871-9403 Fax

### Jinwright-Turner Insurance, Inc.

4216 Carmichael Rd.  
Montgomery, AL 36106  
800-239-5667 or 334-272-1200  
334-277-6114 Fax

## SBA RECOVERY ACT

### Stimulus Loans to Help Small Businesses

The American Recovery and Reinvestment Act provides SBA with specific tools to make it easier and less expensive for small businesses to get loans and gives lenders new incentives to make more small business loans.

Under the act, the SBA has made temporary changes to many of its loan programs. Most changes will remain in effect until Sept. 30, 2010, but may expire sooner if funding is exhausted.

#### America's Recovery Capital Loan Program

- Up to \$35,000 in short-term debt relief for qualified small businesses
- Each small business limited to one ARC loan
- Interest and fee free to borrower
- SBA pays interest to lender
- Six-month disbursement
- Five-year repayment period begins one year after last disbursement

#### 7(a) Program

- Lender and borrower fees temporarily eliminated
- Guaranty raised to 90%
- Changes to size standards means 70,000 additional small businesses may qualify for SBA loan guarantees

#### 504 Certified Development Company Program

- Processing fees to borrowers temporarily eliminated
- Limited amount of debt refinancing permitted
- Must create one job for each \$65,000 of loan guaranty vs. one job for every \$50,000

#### Surety Bond Guarantee Program

- Ceiling temporarily raised from \$2 million to \$5 million
- SBA can provide bonds on federal contracts up to \$10 million

For more information visit [www.sba.gov/recovery](http://www.sba.gov/recovery) or contact your nearest SBA district office at <http://www.sba.gov/localresources/index.html>.

HELPING SMALL BUSINESS START, GROW AND SUCCEED

### FY 2009 TOP TEN LENDERS IN THE STATE OF ALABAMA

Central State Bank  
Compass Bank  
RBC Bank  
Redstone FCU  
Regions Bank  
ServisFirst Bank  
Friend Bank  
The First National Bank of  
Brundidge  
United Bank  
Wachovia Bank



# LOAN GUARANTY PROGRAMS

(Information current as of November 2009 • All SBA programs and services are provided on a nondiscriminatory basis.)

U.S. Small Business Administration

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
<b>7(a) Loans</b>								
<b>7(a) Basic</b>	\$2 million gross (\$1.5 million guaranty)	Check with local SBA District Office for current information.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
<b>SBAExpress</b> Lender approves. Minimal SBA paperwork.	\$350,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
<b>Community Express.</b> Lender approves. Minimal SBA paperwork.	\$250,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
<b>Patriot Express</b> Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Check with local SBA District Office for current information.	See 7(a)	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
<b>CAPLines:</b> Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	Check with local SBA District Office for current information.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a) Existing business	Funds short-term working capital; Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
<b>International Trade</b>	\$2 million (separate working-capital loan + IT loan together may have \$1.75 million combined guaranty but the guaranty portion cannot exceed \$1.25 million)	Check with local SBA District Office for current information.	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
<b>Export Working Capital Program</b> 1-page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	Check with local SBA District Office for current information.	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
<b>Non-7(a) Loans</b>								
<b>Microloans</b> Loans through non-profit lending organizations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Check with local SBA District Office for current information.	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
<b>504 Loans</b> Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Check with local SBA District Office for current information.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguaranteed) financing may have a shorter term.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization; no balloons



# The Road to Small Business Recovery

- Temporary elimination of fees on some SBA-backed loans
- Increased SBA guarantees on loans up to 90 percent
- Additional funding for SBA's Microloan Program
- Financing available for start-ups or existing small businesses

Check out SBA's programs and services to help you start, grow and succeed

All SBA programs and services are provided on a nondiscriminatory basis.



[www.sba.gov/recovery](http://www.sba.gov/recovery)





# CONTRACTING OPPORTUNITIES

# FEDERAL PROCUREMENT OPPORTUNITIES

## How to Apply for Government Contracts

**The federal government is the largest purchaser of goods and services in the world.** However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government. For more information, visit: [www.sba.gov/gc](http://www.sba.gov/gc)

### THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to ensure small businesses get fair opportunities to share federal government prime contracts. SBA procurement center representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, to identify contracts for which small businesses can compete.

Visit the SBA's Office of Government Contracting home page at: [www.sba.gov/gc](http://www.sba.gov/gc) for a listing of PCRs and buying installations nationwide.

### THE SUBCONTRACTING ASSISTANCE PROGRAM

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's commercial market representatives work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance reviews to ensure that



large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs also work with agencies to ensure subcontracting with small and small, disadvantaged businesses, women-owned small businesses, HUBZone firms and small businesses owned by service-disabled veterans through inclusion of subcontracting evaluation factors and sub-factors.

### THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful offeror. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business

demonstrates the ability to perform, the SBA issues a certificate of competency to the contracting officer, requiring award of that contract to the small business.

### SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, [www.sba.gov/size/indexableofsize.html](http://www.sba.gov/size/indexableofsize.html)) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.



A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> select "For Government/Contracting Officials" which then leads to a page where you can select "Size Standards."

### Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small businesses. When a firm's claim that it is small is challenged, the SBA determines if the firm, including all of its affiliates, meets established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

## SMALL BUSINESS VENDOR DATABASE

The SBA works with the integrated acquisition community to provide a database of vendors, including small businesses. The Central Contractor Registration System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development and HUBZone programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.



To search the DSBS for small businesses, click on: <http://dsbs.sba.gov/dsbs/search/dspdsbs.cfm> or select the "Dynamic Small Business Search" at the CCR Web site at: <http://www.ccr.gov>.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration.

### Central Contractor Registration (CCR)

[www.ccr.gov](http://www.ccr.gov)

### Commercial and Government Entity (CAGE) Code

CAGE Code identify contractors doing business with Federal Government.  
888-227-2423

### Dun & Bradstreet Data Universal Numbering System (DUNS)

Internationally recognized company identifier in electronic data interchange and global electronic commerce transactions. Required for Federal Government contracting:  
888-814-1435  
[www.dnb.com/us](http://www.dnb.com/us)

## SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then

submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting: <http://web.sba.gov/subnet>

## HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

### SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

### To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business under SBA size standards, corresponding to its primary industry classification;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by the phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, Community Development Corporation, an agricultural cooperative, an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence

within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit: <http://www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html/>.

## ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES

### 8(a) Business Development Program

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned and controlled by one or more socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain access to the resources necessary to develop their businesses and improve their ability to compete in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to eligible 8(a) program participants.

#### Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- a small business concern
- owned by one or more U.S. citizens
- at least 51 percent unconditionally owned and controlled by one or more an individual(s) who qualify as socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

#### Social disadvantage:

Socially disadvantaged is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a



preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

#### Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

#### Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

#### Day-to-Day Management:

- Management and daily business operations must be controlled by the disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise.

For additional information on the 8(a) Business Development Program, visit: <http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html>.

#### Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged

status.

Firms seeking to be SDB-certified may certify themselves for federal prime contracts and federal subcontracts without submitting any application to SBA for SDB certification.

#### To self-represent as small disadvantaged businesses, firms should:

- 1) Update their Central Contractor Registration (CCR) profile, ensuring they select they are a self-certified Small Disadvantaged Business; and
- 2) Update their company's Online Representation and Certification Application - specifically, the Federal Acquisition Regulation clause at 52.219-1(b)(2), entitled "Small disadvantaged business concern," and check the box indicating they are a self-certified SDB.

Other than its list of certified 8(a) firms, SBA will no longer maintain a list of certified SDB firms. The 8(a) Business Development Program is not affected by this rule. Firms may continue to apply on-line for 8(a) Certification.

#### Applying Online For 8(a) Program Certification

Prior to applying for the 8(a) Program, each firm is urged to take an on-line training and self-evaluation course. To get to the course, click on [http://www.sba.gov/localresources/district/dc/DC\\_8ABRIEFINGRT.html](http://www.sba.gov/localresources/district/dc/DC_8ABRIEFINGRT.html). Then from the center area, click on 8(a) Business Development Suitability Tool in the center section of text. The first part explains 8(a) Program in detail, ending in an eligibility self-assessment test. The test consists of a series of simple yes or no questions that evaluate the degree to which your firm meets the basic qualifications for the 8(a) Program. If you meet the basic eligibility criteria, you will be allowed to apply immediately for the 8(a) Program via the electronic on-line system. If key eligibility criteria are not met, you will be directed to the SBA resource deemed most appropriate to help you at this time. If you would still prefer at this time to apply using the electronic system, please send an e-mail to [BDMIS@sba.gov](mailto:BDMIS@sba.gov) for further guidance and



assistance. The average processing time for an electronic application is ninety days.

### **Paper Applications for 8(a) BD Program Certification**

For a paper application, simply send a written request to:

#### **U.S. Small Business Administration**

Associate Administrator for Business Development  
Office of Business Development  
409 Third St., S.W., 8th Fl.  
Washington, DC 20416

A paper application will be forwarded to you. Please complete the paper application and return it to the above address. Data in your application will be retyped in the electronic system, printed out, and sent back to you for verification. If any errors are found, you must return the application to the SBA with the corrections. They will be entered into the on-line application, and another paper copy will be sent to you for verification. This process will continue until the application contains no errors. At that time, please sign and return the completed application to the SBA for processing within the 90-day timeframe. We recommend that you submit your application electronically to avoid delays.

### **The Mentor-Protégé Program for 8(a) Participants**

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For more information, visit:  
<http://www.sba.gov/aboutsba/sbaprograms/8abd/mentorprogram/index.html>.

### **MANAGEMENT AND TECHNICAL ASSISTANCE**

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns

eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13 CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such low-income individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- Marketing and presentation analysis
- Advertising
- Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

<http://www.sba.gov/aboutsba/sbaprograms/8abd/grantinfo/index.html>.

### **SERVICE-DISABLED, VETERAN-OWNED SMALL BUSINESS**

In May 2004, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans to assist agencies in achieving the 3 percent governmentwide goal for procurement from service-disabled, veteran-owned small businesses..

Contracting officers may award a sole-source or set-aside contract to a small business owned by a service-disabled veteran if:

- The requirement is determined to be excluded from fulfillment through award to Federal prison industries, Javits Wagner-O'Day, Orders under Indefinite Delivery Contracts, Orders against Federal Supply Schedules, requirements currently being performed by 8(a) participants, and Requirements for commissary or exchange resale items.
- The requirement is not currently being performed by an 8(a) participant, and unless SBA has consented to release of the requirement from the Section 8(a) Program.
- SBA has not accepted the requirement for performance under the 8(a) authority, unless SBA has consented to release of the requirement from the Section 8(a) Program.

- There is a reasonable expectation that at least two responsible SDVO businesses will submit offers
- The award can be made at a fair market price.

### **SDVO Sole Source Contracts**

A contracting officer may award a sole source contract to a SDVO small business if the officer determines that none of the set-aside exemptions or provisions apply and the anticipated award price of the contract, including options, will not exceed:

- \$5.5 million for manufacturing requirements
- \$3.5 million for all other requirements
- The SDVO small business is a responsible contractor able to perform the contract
- The award can be made at a fair and reasonable price

### **SDVO Simplified Acquisition Contracts**

If a requirement is at or below the simplified acquisition threshold, a contracting officer may set-aside the requirement for consideration among SDVO small businesses using simplified acquisition procedures, or may award a sole source contract to a SDVO small business. More information is at: [www.sba.gov/gc/indexprograms-vets.html](http://www.sba.gov/gc/indexprograms-vets.html).

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business Development at: [www.sba.gov/vets](http://www.sba.gov/vets).

### **SMALL BUSINESS INNOVATION RESEARCH PROGRAM**

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

#### **SBIR Requirements:**

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.

- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit: [www.sba.gov/aboutsba/sbaprograms/sbir/index.html](http://www.sba.gov/aboutsba/sbaprograms/sbir/index.html).

#### Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

## SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

#### STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researchers need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

#### The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.



- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

#### Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

#### Womenbiz

This website is the gateway for women-owned businesses selling to the federal government. It is organized to target the five specific stages that a woman business owner should go through as she explores whether the federal government is the right customer for her. Womenbiz is available at: [www.womenbiz.gov](http://www.womenbiz.gov).

#### GSA Schedule

GSA's Federal Supply Schedules, also known as Multiple Award Schedules (MAS), are contracts that allow federal customers to acquire more than 4 million services and products directly from more than 8,600 commercial suppliers. GSA Schedules cover vast array of commercial items - from office supplies and copier paper to systems furniture, from computers to laboratory equipment and services ranging from accounting to graphic design to landscaping. The Southwest Sunbelt Region serves customers in the states of

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee providing work environments, supplies, telecommunications and transportation services to Federal agencies.

This region facilitates the purchase of commercial products and services by other Federal agencies through GSA Schedules and IT contracts; manages a portfolio of Federal facilities including Federal Office Buildings and Courthouses and coordinates the disposal of Federal real property in the states of the Southeast Region and Delaware, Pennsylvania, West Virginia, and the parts of Maryland and Virginia not served by the National Capital Region. Small and minority businesses that wish to transact commerce with the Federal Government can receive assistance through this office.

#### General Services Administration (GSA)

77 Forsyth St., Ste. 600  
Atlanta, GA 30303  
404-331-3200  
[www.gsa.gov](http://www.gsa.gov)

#### Alabama Department of Transportation (ALDOT)

John Huffman  
Disadvantaged Business Enterprise (DBE)  
1409 Coliseum Blvd.  
Montgomery, AL 36110  
800-269-5081

#### State of Alabama Division of Purchasing

100 N. Union St., Ste. 6  
Montgomery, AL 36104  
334-242-7250

## TECH-NET

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards and Small Business Technology Transfer awards.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at:  
<http://tech-net.sba.gov/index.cfm>.



# DISASTER RECOVERY & DISASTER ASSISTANCE

## Knowing the Types of Assistance Available for Recovery



**T**he disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

### Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. A homeowner may apply for a loan of up to \$200,000 to repair or replace the primary residence to its pre-disaster condition. Homeowners or renters may apply for a loan up to \$40,000 to help repair or replace personal property, such as clothing, furniture, automobiles, lost in the disaster. Businesses and private, nonprofit organizations of any size may apply for a loan up to \$2 million (actual loan amounts are based on the amount of uncompensated damage) to repair or replace real property, machinery, equipment, fixtures, inventory and leasehold improvements.

### Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital after a declared disaster until normal operations

resume. The law restricts economic injury disaster loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

### Military Reservist Economic Injury

Military Reservists Economic Injury Disaster Loans, a type of economic injury loan, are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay all loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit

available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs is at: <http://www.sba.gov/services/disasterassistance/index.html>. Information for military reservists called to active duty is at: [www.sba.gov/reservists](http://www.sba.gov/reservists).

### Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes, or before active-duty orders are received – with proper planning. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Disaster Preparedness Web site at: <http://www.sba.gov/services/disasterassistance/disasterpreparedness/index.html>. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

There is also a link to [www.ready.gov](http://www.ready.gov), the Department of Homeland Security's Web site for home and business disaster planning.

Small- to medium-sized businesses are the most vulnerable in an emergency. A plan can help protect your company and enhance its potential to recover after an emergency.

The [ready.gov](http://www.ready.gov) site contains downloadable publications detailing the planning you'll need to stay in business after a disaster strikes. One publication, the Ready Business Mentoring Guide – User Edition, contains worksheets, checklists, testimonials and a sample emergency plan to use for study. You can order the publication or download it free.

Planning for a disaster is the best way of limiting its effects.

# ADVOCACY WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



## OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small

nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at: [www.sba.gov/advo](http://www.sba.gov/advo).

## OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement

from small business owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: <http://www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html>; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

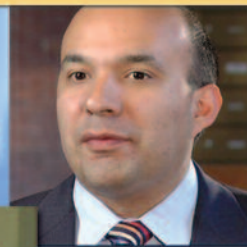


# STRATEGIES FOR GROWTH

## **Prepare for success – it doesn't happen by accident**

Meet entrepreneurs and experts from across the country as they share real success stories on how to grow a small business even in these challenging times.

- Preparing for Growth
- Team Building
- Technology and Growth
- Marketing
- Federal Contracting
- Exporting Opportunities
- Disaster Recovery
- Profiles of Success



Watch at

[www.sba.gov/strategiesforgrowth](http://www.sba.gov/strategiesforgrowth)

Brought by the U.S. Small Business Administration and Dell



# OTHER ASSISTANCE

## Other Sources of Assistance

### INTERNATIONAL TRADE RESOURCES

Department of Commerce  
International Trade Division  
950 22nd St. N., Ste. 737  
Birmingham, AL 35203  
205-731-1331 • 205-731-0076 Fax  
[www.buyUSA.com/alabama](http://www.buyUSA.com/alabama)

### ALABAMA INTERNATIONAL TRADE CENTER (AITC)

The University of Alabama  
Brian Davis, Director  
P.O. Box 870396  
Tuscaloosa, AL 35487-0396  
205-348-7621 • 205-348-6974 Fax  
[aitc@ua.edu](mailto:aitc@ua.edu)  
[www.aitc.ua.edu](http://www.aitc.ua.edu)

### U.S. EXPORT ASSISTANCE CENTER

Ray Gibeau, Regional Manager  
International Trade Programs  
75 Fifth St. N.W., Ste. 1055  
Atlanta, GA 30308  
404-897-6089 • 404-897-6085 Fax  
[raymond.gibeau@sba.gov](mailto:raymond.gibeau@sba.gov)

### EXPORT LEGAL ASSISTANCE NETWORK (ELAN)

<http://www.export-legal-assistance.org/>  
Get the answers to your export legal questions from the Export Legal Assistance Network (ELAN). Exports can mean big profits for a small business. But when you're just starting out, tariffs, regulatory requirements, distributorship agreements and other legal matters can be a little intimidating. The Export Legal Assistance Network program can help you over these first hurdles.

### EXPORT IMPORT BANK

811 Vermont Ave. N.W.  
Washington, D.C. 20571  
202-565-3200 • 202-565-3210 Fax

### FOREIGN TRADE ZONES

[www.foreign-trade-zone.com](http://www.foreign-trade-zone.com)

### BIRMINGHAM FOREIGN TRADE ZONE #98

Office of Economic Development  
710 20th St. N., 3rd Fl., City Hall  
Birmingham, AL 35203  
205-259-2799  
[www.informationbirmingham.com](http://www.informationbirmingham.com)

### HUNTSVILLE FOREIGN TRADE ZONE #83

Huntsville-Madison County  
Airport Authority  
2850 Wall Triana Hwy., Ste. 301  
Huntsville, AL 35824  
256-772-3105 • 256-772-3106 Fax

### MOBILE FOREIGN TRADE ZONE #82

2062 Old Shell Rd.  
Mobile, AL 36607  
251-471-6725 • 251-471-6727 Fax

### ANNISTON FOREIGN TRADE ZONE #211

c/o Foreign Trade Zone Corporation  
P.O. Box 6241  
Huntsville, AL 35824-0241  
256-772-3105 (Huntsville)

### MONTGOMERY FOREIGN TRADE ZONE #222

Montgomery Area Chamber of Commerce  
P.O. Box 79  
Montgomery, AL 36101  
334-834-5200

### U.S. CUSTOMS

[www.customs.gov](http://www.customs.gov)

### PORT DIRECTOR

U.S. Customs Service  
P.O. Box 320127  
Birmingham, AL 35212  
205-731-1464 • 205-731-8192 Fax

### PORT DIRECTOR

U.S. Customs Service  
P.O. Box 6085  
Huntsville, AL 35824  
256-772-3404 • 256-772-3404 Fax

### PORT DIRECTOR

U.S. Customs Service  
P.O. Box 2748  
Mobile, AL 36652  
251-441-5106 • 251-441-6061 Fax

## Other Resources

### STATE OF ALABAMA DIVISION OF PURCHASING

RSA Union Bldg.  
100 North Union St., Ste. 192  
Montgomery, AL 36104  
334-242-7250

### CONSUMER RESPONSE CENTER

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Ave. N.W., Rm. H-130  
Washington, DC 20580  
202-382-4357 • 202-362-2012 Fax

### COUNCIL OF BETTER BUSINESS BUREAUS, INC.

1411 K St., N.W., 10th Fl.  
Washington, DC 20005-3404  
<http://www.bbb.org>

### CHIEF POSTAL INSPECTOR

ISOSG  
222 S. Riverdale Plaza, Ste. 1250  
Chicago, IL 60606  
[www.usps.com/websites/depart/inspect](http://www.usps.com/websites/depart/inspect)

### DRUG FREE WORKPLACE

[dandrew@inetdirect.net](mailto:dandrew@inetdirect.net)  
[www.drugfreeworkplace.com](http://www.drugfreeworkplace.com)

### TREE PLANTING INFORMATION

Neil Letson, State Urban Forestry Coord.  
Alabama Cooperative Ext. System  
P.O. Box 302550  
Montgomery, AL 36130-2550  
334-240-9360  
[www.aces.edu/ucf](http://www.aces.edu/ucf)  
[nletson@aces.edu](mailto:nletson@aces.edu)

### ALABAMA NURSERY AND LANDSCAPE ASSOCIATION

James Harwell, Executive Director  
P.O. Box 9  
Auburn, AL 36831  
334-821-5148 • 334-821-9111 Fax  
[www.alna.org](http://www.alna.org)

### ALABAMA URBAN FORESTRY ASSOCIATION

205-226-7760 or 877-548-0440 Toll Free  
205-226-3046 Fax  
[www.info@aufa.com](mailto:www.info@aufa.com)

### ALABAMA FORESTRY COMMISSION

P. O. Box 302550  
Montgomery, AL 36130  
334-240-9300 • 334-240-9390 Fax  
800-436-8568 TTY  
[www.forestry.state.al.us](http://www.forestry.state.al.us)

### GENERAL CONTRACTORS

License Board  
2525 Fairlane Dr.  
Montgomery, AL 36116  
334-272-5030 • 334-395-5336 Fax  
[www.genconbd.state.al.us](http://www.genconbd.state.al.us)

### BUREAU OF INDIAN AFFAIRS

1849 C St. N.W.  
Washington, DC 20245  
202-208-3711

### NATIONAL ASSOCIATION OF SELF-EMPLOYED (NASE)

P.O. Box 612067, DFW Airport  
Dallas, TX 75261-2067  
800-232-6273  
[www.nase.org](http://www.nase.org)

### BISHOP STATE COMMUNITY COLLEGE

Small Business Institute for Safety and Health Training  
351 N. Broad St.  
Mobile, AL 36603-5898  
251-690-6801  
[www.bishop.edu](http://www.bishop.edu)

The Institute assists small businesses in creating and maintaining a safe and healthy workplace. This program was designed to provide site-specific guidance to employers with fewer than 250 employees.

### STATE HEALTH PLANNING AND DEVELOPMENT AGENCY

P.O. Box 303025  
Montgomery, AL 36130-3025  
334-242-4103 • 334-242-4113 Fax  
[www.shpda.state.al.us](http://www.shpda.state.al.us)  
To establish a nursing home, a Certificate of Need must be obtained.

### ALABAMA DEPARTMENT OF PUBLIC HEALTH

201 Monroe St., #1552  
Montgomery, AL 36104  
334-206-5200  
[www.adph.org](http://www.adph.org)

### STATE OF ALABAMA DIVISION OF PURCHASING

100 N. Union St., Ste. 6  
Montgomery, AL 36104

### DIVISION OF ENFORCEMENT

Federal Trade Commission  
600 Pennsylvania Ave. N.W.  
Washington, DC 20580  
202-326-2222 • 202-326-3197 Fax  
[www.ftc.gov/bcp/rn](http://www.ftc.gov/bcp/rn)  
To receive a 5-digit Registration Number (RN) for labels for textile manufacturing.

### ALABAMA BAR ASSOCIATION

415 Dexter Ave.  
Montgomery, AL 36104  
334-269-1515 • 334-261-6310 Fax  
[www.alabar.org](http://www.alabar.org)  
If you need assistance in obtaining an attorney.

### FOR COMPANIES TO QUALIFY TO ACCEPT CREDIT CARDS CONTACT:

Visa/Mastercard - Bank of Account  
American Express  
800-445-2639  
Discover Card  
800-347-6673

### FOR AMERICAN WITH DISABILITIES ACT DOCUMENTS AND GENERAL INFO

800-514-0301  
800-514-0383  
(or for TDD access, use your local relay service)  
[www.ada.gov](http://www.ada.gov)

### NATIONAL FEDERATION OF INDEPENDENT BUSINESS (NFIB)

Alabama State Director:  
Rosemary Elebash  
7550 Halycom Summit Dr.  
Montgomery, AL 36117  
334-264-2261  
[www.nfib.com](http://www.nfib.com)

## Regional Planning Commissions

The Regional Planning Commissions operate a revolving loan fund (RLF) for the purpose of assisting small business and industries in their start-up and expansion activities. The goal of the program is to create new jobs for citizens of Alabama. The RLF provides gap financing that is not available from commercial lenders. For more information, contact one of the following:



# OTHER ASSISTANCE

## AL ASSOCIATION OF REGIONAL COUNCILS

Leigh Moore-Jones, State Director  
5900 Carmichael Place  
Montgomery, AL 36117  
334-277-2221 • 334-277-3899 Fax  
www.alarc.org

## ALABAMA TOMBIGBEE REGIONAL COMMISSION

John Clyde Riggs, Director  
107 Broad St.  
Camden, AL 36726  
334-682-4234 • 334-682-4205 Fax

## BIRMINGHAM REGIONAL PLANNING COMMISSION

2112 11th Ave. S.  
Birmingham, AL 35203  
205-251-8139

## CENTRAL ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Bill Tucker, Executive Director  
430 South Court St.  
Montgomery, AL 36104  
334-262-4300 • 334-262-6976 Fax

## EAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Bill Curtis, Executive Director  
1130 Quintard Ave., Ste. 300/P.O. Box 2186  
Anniston, AL 36202  
800-239-6741 or 256-237-6741  
256-237-6763 Fax

## LEE/RUSSELL COUNCIL OF GOVERNMENTS

Suzanne G. Burnette, Exe. Director  
2207 Gateway Dr.  
Opelika, AL 36801  
334-749-5264 • 334-749-6582 Fax

## NORTH CENTRAL ALABAMA REGIONAL COUNCIL OF GOVERNMENTS

C. Ron Matthews, Executive Director  
216 Suction St. S.E.  
Decatur, AL 35601  
256-355-4515 • 256-351-1380 Fax

## NORTHWEST ALABAMA COUNCIL OF LOCAL GOVERNMENTS

Keith Jones, Executive Director  
P.O. Box 2603  
Muscle Shoals, AL 35662  
256-389-0555 • 256-389-0599 Fax

## SOUTH ALABAMA REGIONAL PLANNING COMMISSION

Russ Wimberly, Director  
110 Beauregard St./P.O. Box 1665  
Mobile, AL 36633  
251-433-6541 • 251-433-6009 Fax

## SOUTH CENTRAL ALABAMA DEVELOPMENT COMMISSION

Tyson Howard, Executive Director  
5900 Carmichael Place  
Montgomery, AL 36117  
334-244-6903 • 334-270-0038 Fax

## SOUTHEAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Thomas B. Solomon, Executive Director  
P.O. Box 1406  
Dothan, AL 36302  
334-794-4093 • 334-794-3288 Fax

## TOP OF ALABAMA REGIONAL COUNCIL OF GOVERNMENTS

Bob Culver, Executive Director  
5075 Research Dr.  
Huntsville, AL 35805  
256-830-0818 • 256-830-0843 Fax

## WEST ALABAMA PLANNING AND DEVELOPMENT COUNCIL

Robert B. Lake, Executive Director  
4200 Hwy. 69 N., Ste. 1  
Northport, AL 35473  
205-333-2990 • 205-333-2713 Fax

## Small Business Incubators

Small business incubators, which provide comprehensive support to companies in their start-up stages, help entrepreneurs achieve their dreams and help communities develop more vibrant economies. The incubation process begins with an analysis of what a company needs and ends with that company "graduating" to become solid and independent. In between, the company receives tailor-made services that point it toward success. For additional information, contact one of the following:

## AUBURN CENTER FOR DEVELOPING INDUSTRIES

Peggy Hinson, Manager  
1500 Pumphrey Ave.  
Auburn, AL 36832  
334-501-7300  
phinson@auburnalabama.org

## BESSEMER BUSINESS CENTER

Devron Veasley, Director  
1020 9th Ave. S.W.  
Bessemer, AL 35022  
205-481-2000 • 205-481-2100 Fax  
dveasley@mindspring.com  
www.bessemerral.org/BBIS.html

## BESSEMER BUSINESS INCUBATION CENTER

The Downtown Entrepreneurial Center  
Devron Veasley, Director  
401 19th St. N.  
Bessemer, AL 35020  
205-481-4800 • 205-481-4801 Fax  
dveasley@mindspring.com  
www.bessemerral.org/BBIS.html

## BEVILL STATE COMMUNITY COLLEGE

Jasper Campus  
Kim Ennis  
1411 Indiana Ave.  
Jasper, AL 35501  
205-387-0511 • 205-387-5191 Fax  
rgreen@bscc.edu

## BUSINESS INNOVATION CENTER

Lynn Stacey, Executive Director  
1301 Azalea Rd.  
Mobile, AL 36693  
251-660-7002 • 251-660-7004 Fax  
ceebic@ceebic.org  
www.ceebic.org

## BIZTECH BUSINESS TECHNOLOGY DEV. CENTER, INC.

Dick Reeves, President  
515 Sparkman Dr.  
Huntsville, AL 35816  
256-704-6000 • 256-704-6002 Fax  
info@biztech.org  
www.biztech.org

## DECATUR BUSINESS INCUBATOR

Jim Gregory, Executive Director  
1629 4th Ave. S.W.  
Decatur, AL 35601  
256-351-7563 • 256-351-7984 Fax  
dbi@decatur-al.gov  
www.decaturingincubator.com

## ENTREPRENEURIAL CENTER

Susan Matlock, President  
110 12th St. N.  
Birmingham, AL 35203  
205-250-8000 • 205-250-8013 Fax  
smatlock@entrepreneurialctr.com  
www.entrepreneurialctr.com

## MONTGOMERY AREA SMALL BUSINESS INCUBATOR

Douglas Jones, Director  
600 S. Court St.  
Montgomery, AL 36101  
334-832-4790 • 334-240-6869 Fax  
djones@montgomerychamber.com  
www.montgomeryincubator.org

## NORTHEAST ALABAMA ENTREPRENEURIAL SYSTEM

Giles McDaniel, Executive Director  
1400 Commerce Blvd., Ste. 1  
Anniston, AL 36207  
256-831-5215 • 256-831-8728 Fax  
giles@neaes.org  
www.neaes.org

## OZARK TECHNOLOGY CENTER (OTC)

Robin Beasley, Assistant Econ. Director  
3269 U.S. Hwy. 231 S.  
Ozark, AL 36360  
334-774-4952 • 334-774-4539 Fax  
otcdirector@ozarkalabama.org  
www.ozarkalabama.org

## SHOALS COMMERCIAL CULINARY CENTER

Sherry Campbell, Director  
610 W. College St.  
Florence, AL 35630  
256-764-0044 • 256-764-5999 Fax  
scampbell@shoalsec.com  
http://www.shoalsec.com

## SHOALS ENTREPRENEURIAL CENTER (SEC)

H. Giles McDaniel, Executive Director  
3115 Northington Ct.  
Florence, AL 35630  
256-760-9014 • 256-740-5530 Fax  
jdavis@shoalsec.com  
www.shoalsec.com

## SHOALS ENTREPRENEURIAL CENTER - DIGITAL ARTS SHOALS COMPLEX

Jerry Davis, Director  
501 Little Rock Ave.  
Sheffield, AL 35660  
256-314-1750 • 256-314-1751 Fax  
jdavis@shoalsec.com  
www.shoalsec.com

## SHOALS ENTERPRENEURIAL CENTER - JERRY W. DAVIS COMPLEX FOR MANUFACTURING

4002 Helton Dr.  
Florence, AL 35630  
www.shoalsec.com

## THE INNOVATION CENTRE, INC.

George Alford, Director  
4344 Alabama Hwy. 41  
Selma, AL 36701  
334-418-0005 • 334-418-0010 Fax  
galford@alfordandassoc.com

## BALDWIN COUNTY INCUBATOR

Bob Higgins, Director  
P.O. Box 1340  
Robertsdale, AL 36567  
251-947-2445 or 800-947-2445  
251-947-4229 Fax  
info@baldwinincubator.com  
www.baldwinincubator.com

## State Resources

### ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS (ADECA)

Bill Johnson, Director  
Center for Commerce Bldg.  
401 Adams Ave., Ste. 580  
P.O. Box 5690  
Montgomery, AL 36103-5690  
334-242-5591 • 334-242-5099 Fax  
office.of.the.director@adeca.state.al.us  
www.adeca.state.al.us

### ALABAMA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

Onis "Trey" Glenn III, Director  
1400 Coliseum Blvd. (36110-2059)  
P.O. Box 301463  
Montgomery, AL 36130-1463  
334-271-7700 • 334-271-7950 Fax  
www.adem.state.al.us

### ALABAMA STATE EMPLOYMENT SERVICE

Industrial Relations Bldg.  
649 Monroe St., Rm. 2813  
Montgomery, AL 36131  
334-242-8003 • 334-242-8012 Fax  
www.es.dir.alabama.gov

# OTHER ASSISTANCE

## ALABAMA INFORMATION TECHNOLOGY

Byron McCain, Executive Director  
P.O. Box 130220  
Birmingham, AL 35213  
205-802-7551 • 205-802-7553 Fax  
byron.mccain@alabama-infotech.org  
www.alabama-infotech.org

## BETTER BUSINESS BUREAU

P.O. Box 55268  
Birmingham, AL 35255-5268  
205-558-2222 • 205-558-2239 Fax  
info@birmingham-al.bbb.org  
http://www.birmingham-al.bbb.org  
Serving Central Alabama and the Wiregrass Area.

## BETTER BUSINESS BUREAU

500 12th St. (31901)/P.O. Box 2587  
Columbus, GA 31902-2587  
706-324-0712 • 706-324-2181 Fax  
info@columbus-ga.bbb.org  
http://www.columbus-ga.bbb.org  
Serving West Georgia, East Alabama and Southwest Georgia.

## BETTER BUSINESS BUREAU

Dothan Branch Office  
118 Woodburn  
Dothan, AL 36305  
334-794-0492 • 334-794-0659 Fax  
www.birmingham-al.bbb.org

## BETTER BUSINESS BUREAU

P.O. Box 383  
Huntsville, AL 35804-0388  
256-533-1640 • 256-533-1177 Fax  
info@northalabama.bbb.org  
http://www.northalabama.bbb.org/  
Serving Northern Alabama.

## BETTER BUSINESS BUREAU

3361 E. Cottage Hill Rd.  
Mobile, AL 36606  
P.O. Box 91419  
Mobile, AL 36691-1419  
info@bbbsouthal.org  
251-433-5494 • 251-438-3191 Fax  
http://www.bbbsouthal.org  
Serving Southern Alabama.

## BETTER BUSINESS BUREAU

Montgomery Branch Office  
500 Eastern Blvd., Ste. 128  
Montgomery, AL 36117  
334-273-5530 • 334-273-5546 Fax  
www.bbb.org

## Consumer Affairs

### CONSUMER PROTECTION

800-392-5658

### OFFICE OF CONSUMER AFFAIRS DIVISION

334-242-7334

## Minority Resources

### CENTRAL ALABAMA AFRICAN AMERICAN CHAMBER OF COMMERCE

2324 Second Ave. N., Ste. 100  
Birmingham, AL 35203  
205-323-1877

### NORTH ALABAMA AFRICAN AMERICAN CHAMBER OF COMMERCE

225 Spragins St. Suite E  
Huntsville, AL 35801  
256-564-7574 • 256-564-7344 Fax  
www.thenaaacc.org

### URBAN LEAGUE OF BIRMINGHAM

1229 3rd Ave. N.  
Birmingham, AL 35203  
205-326-0162 • 205-521-6951 Fax  
burbanleag@aol.com  
www.birminghamurbanleague.net

### ALABAMA DEPARTMENT OF TRANSPORTATION

John Huffman, Coordinator  
Disadvantaged Business Enterprise (DBE)  
1409 Coliseum Blvd.  
Montgomery, AL 36130-3050  
334-242-6534 • 334-263-7586 Fax  
thomase@dot.state.al.us  
www.dot.state.al.us/

### ALABAMA INDIAN AFFAIRS COMMISSION

Eloise Josey, Executive Director  
777 Lawrence St., Ste. 102  
Montgomery, AL 36104  
334-242-2831 • 334-240-3408 Fax  
aiac@mindspring.com  
www.aiac.state.al.us

### OFFICE OF MINORITY BUSINESS ENTERPRISE (OMBE) STATE OF ALABAMA

David Barley, Supervisor  
401 Adams Ave./P.O. Box 5690  
Montgomery, AL 36103-5690  
800-447-4191 • 334-242-4203 Fax  
www.adeca.state.al.us

### SOUTH REGIONS MINORITY BUSINESS COUNCIL

Scott Vowels, Executive Director  
4715 Alton Ct.  
Birmingham, AL 35210  
205-957-1882 or 205-957-1883  
205-957-2114 Fax  
info@srmbc.org  
www.srmbc.org

## Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information. For more information check listing of area Chambers or visit:  
www.chamberofcommerce.com.

### ABBEVILLE CoC

P.O. Box 202  
Abbeville, AL 36310-0202  
334-585-2273

## ALABAMA GULF COAST AREA CoC

P.O. Drawer 3869  
Gulf Shores, AL 36547  
251-968-6904 • 251-968-5332 Fax  
mberson@gulftel.com  
www.alagulfcoastchamber.com

## ALBANY CoC

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Albertvillechamber@charter.net

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256-234-3461 • 256-234-0094 Fax  
www.alexandercity.org

## ALICEVILLE AREA CoC

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205-373-2820 • 205-373-8692 Fax  
commerce@pickens.net  
www.pickens.net/commerce

## ANDALUSIA AREA CoC

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dreeves@andalusiachamber.com

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arabchamber@charter.net  
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## GREATER LIMESTONE COUNTY CoC

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256-232-2600 • 256-232-2609 Fax  
alcc@pcngt.net  
www.tourathens.com

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Atmore, AL 36502-2953  
251-368-3305 • 251-368-0800 Fax  
atmoreal@frontiernet.net  
Web: www.atmorechamber.com

## AUBURN CoC

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Auburn, AL 36831-1370  
334-887-7011 • 334-821-5500 Fax  
www.auburnchamber.com  
info@auburnchamber.com

## BAYOU LA BATRE CoC

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251-824-4088 • 251-824-4133 Fax  
www.gulfinfo.com/bayoulabatre

## BESSEMER AREA CoC

321 N. 18th St.(35020)/P.O. Box 648  
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205-425-3253 • 205-425-4979 Fax  
mmilan1@bellsouth.net  
www.bessemerchamber.com

## BIBB COUNTY CoC

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205-926-5222 • 205-926-5221 Fax  
bibbco@dbtech.net  
www.bibbco@dbtech.net

## BIRMINGHAM REGIONAL CoC

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Birmingham, AL 35203  
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www.birminghamchamber.com

## BLOUNT COUNTY/ONEONTA CoC

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Oneonta, AL 35121-1487  
205-274-2153 • 205-274-2099 Fax  
www.blountoneontachamber.org

## BOAZ CoC

P.O. Box 563  
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www.boazchamberofcommerce.com

## BREWTON CoC

101 B Douglas Ave.  
Brewton, AL 36426  
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www.brewtonchamber.com

## CALERA CoC

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Calera, AL 35404  
205-668-3023 • 205-668-3023 Fax  
info@calerachamber.org  
www.calerachamber.org

## CALHOUN COUNTY CoC

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256-237-3536 • 256-237-0126 Fax  
www.calhouncchamber.com

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cbchamber@gulftel.com  
www.cbchamber.org

## THE CHAMBER OF COMMERCE OF WALKER COUNTY

204 19th St. E., Ste. 101  
Jasper, AL 35501  
205-384-4571 • 205-384-4901 Fax  
walkcham@sonet.net  
www.walkerchamber.us

## CHAMBER OF COMMERCE OF WEST AL

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205-758-7588 • 205-391-0565 Fax  
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## CHEROKEE COUNTY CoC

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Centre, AL 35960  
256-927-8455 • 256-927-2768 Fax  
www.cherokee-chamber.org

## CHICKASAW CoC

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Chickasaw, AL 36671  
251-456-4751  
www.ci.chickasaw.al.us/content/commerce

## CHILDERSBURG CoC

805 3rd St. S.W./P.O. Box 527  
Childersburg, AL 35044  
256-378-5482 • 256-378-5833 Fax  
chamber1540@aol.com  
www.childersburg.com

## CHILTON COUNTY CoC

500 5th Ave. N./P.O. Box 66  
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205-755-2400 • 205-755-8444 Fax  
info@chiltoncountychamber.com  
www.chiltoncountychamber.com

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8175 State St.  
Citronelle, AL 36522  
251-866-7733 • 251-866-7982 Fax  
info@citronellechamber.com  
www.citronellechamber.com

## CLAY COUNTY CoC

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256-396-2828 • 256-396-5532 Fax  
www.claycochamber.com

## CLEBURNE COUNTY CoC

P.O. Box 413  
Heflin, AL 36264  
256-463-2222 • 256-463-3982 Fax  
Aberry@nti.net

## CULLMAN AREA CoC

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256-734-0454 • 256-737-7443 Fax  
www.cullmanchamber.org  
info@cullmanchamber.org

## DADEVILLE AREA CoC

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Dadeville, AL 36853  
256-825-4019 • 256-825-0547 Fax  
www.dadeville.com

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Daleville, AL 36322  
334-598-6331 • 334-598-2333 Fax  
www.dalevilleal.com

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Decatur, AL 35602-2003  
256-353-5312 • 256-353-2384 Fax  
www.dcc.org

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Demopolis, AL 36762  
334-289-0270 • 334-289-1382 Fax  
www.demopolischamber.com

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334-792-5138 or 800-221-1027  
334-794-4796 Fax  
www.dothan.com

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800-524-7529 Toll Free  
ebcchamber@bellsouth.net  
www.eufaula-barbourchamber.com

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205-372-9002 • 205-372-9974 Fax  
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Evergreen, AL 36401  
251-578-1000

## FAIRFIELD CoC

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## FAYETTE AREA CoC

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Fayette, AL 35555  
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251-296-1930 Fax

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334-227-4242 • 334-227-4272 Fax

## FORT PAYNE CoC

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Fort Payne, AL 35968-0125  
256-845-2741 • 256-845-5849 Fax  
www.fortpayne.com

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## GADSDEN AREA CoC

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800-238-6924 Toll Free  
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Gardendale, AL 35071  
205-631-9195 • 205-631-9034 Fax  
gdalechamber@mindspring.com  
www.gardendalechamberofcommerce.com

## GORDO AREA CoC

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Gordo, AL 35466  
205-364-7870 (answering machine)  
205-364-7383 Fax

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P.O. Box 477  
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334-684-6582 • 334-684-2943 Fax  
geneva\_chamber@entercomp.com  
www.entercomp.com/users/geneva\_chamber/

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Irondale, AL 35210  
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www.irondalechamber.org

## LEEDS AREA CoC

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Leeds, AL 35094-0900  
205-699-5001 • 205-699-5001 Fax  
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www.leedsalabama.com/chamber\_of\_commerce.htm

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205-338-3377 • 205-338-1913 Fax  
www.cityofpellcity.com

## GREATER SHELBY COUNTY CoC

1301 Cnty. Svs. Dr.  
Pelham, AL 35124-0324  
205-663-4542 • 205-663-4524 Fax  
info@shelbychamber.org  
www.shelbychamber.org

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256-362-9075 • 256-362-9093 Fax  
sitemail@talladegachamber.com  
www.talladegachamber.com

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Lanett, AL 36863  
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www.greatervalleyarea.com

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205-921-7786 • 205-921-2220 Fax

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256-773-4370 • 256-773-4379 Fax  
hartsell@hiwaay.net  
www.hartsellechamber.com

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Headland, AL 36345-0236  
334-693-3303  
headlandchamber@centurytel.net

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1721 Oxmoor Rd.  
Homewood, AL 35209  
205-871-5631 • 205-871-5632 Fax  
www.homewoodchamber.org

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Hoover, AL 35216  
205-988-5672 • 205-988-8383 Fax  
www.hooverchamber.org

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Hueytown, AL 35023  
205-491-8039 • 205-491-7961 Fax  
www.hueytown.org/chamber.htm

## HUNTSVILLE/MADISON COUNTY CoC

225 Church St. N.W./P.O. Box 408  
Huntsville, AL 35804-0408  
256-535-2000 • 256-535-2015 Fax  
hcc@hsvchamber.org  
www.hsvchamber.org

# OTHER ASSISTANCE

## JACKSON COUNTY AREA CoC

500 Commerce St.  
Jackson, AL 36545  
251-246-3251 • 251-246-3213 Fax  
jacksonchamber@earthlink.net

## LAKE GUNTERSVILLE CoC

200 Gunter Ave./P.O. Box 577  
Guntersville, AL 35976  
256-582-3612 • 256-582-3682 Fax  
gcc@lakeguntersville.org  
www.lakeguntersville.org

## LAWRENCE COUNTY CoC

P.O. Box 325  
Moulton, AL 36650  
256-974-1658 • 256-974-2400 Fax  
www.lawrenceal.com  
lcc@hiwaay.net

## MILLBROOK AREA CoC

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Millbrook, AL 36054  
334-285-0085 • 334-285-9854 Fax  
www.millbrookchamberofcommerce.com

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205-871-3779 • 205-871-6678 Fax  
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334-493-3070 • 334-493-1060 Fax  
www.oppchamber.com

## OZARK AREA CoC

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Ozark, AL 36360  
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334-774-8736 Fax  
ozarkcc@snowhill.com

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P.O. Box 95  
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334-683-9622  
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## PIKE COUNTY CoC

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www.pikecountychamber.com

## PRATTVILLE AREA CoC

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## REFORM AREA CoC

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205-375-6240 • 205-375-6240 Fax

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251-675-4444 • 251-675-2307 Fax  
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334-875-7142 Fax  
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## SHELBY COUNTY CoC

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## SOUTH SHELBY CoC

P.O. Box 396  
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205-669-9075 • 205-669-1842 Fax  
sosshelby@bellsouth.net

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Springville, AL 35146  
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## TALLASSEE CoC

301-A King St.  
Tallasse, AL 36078-1315  
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## THOMASVILLE CoC

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www.tvilicity.com

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## TRI-CITY CoC

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334-858-6252 • 334-858-6252 Fax  
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www.gtcom.net/~tricity/

## TRUSSVILLE AREA CoC

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Trussville, AL 35173  
205-655-7535 • 205-655-3705 Fax  
trusscoc@hiwaay.com

## TUSKEGEE AREA CoC

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Tuskegee, AL 36083  
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tachwa@earthlink.net

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205-695-7718 • 205-695-1006 Fax

## VESTAVIA HILLS CoC

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Chamber@vestavi hills.org  
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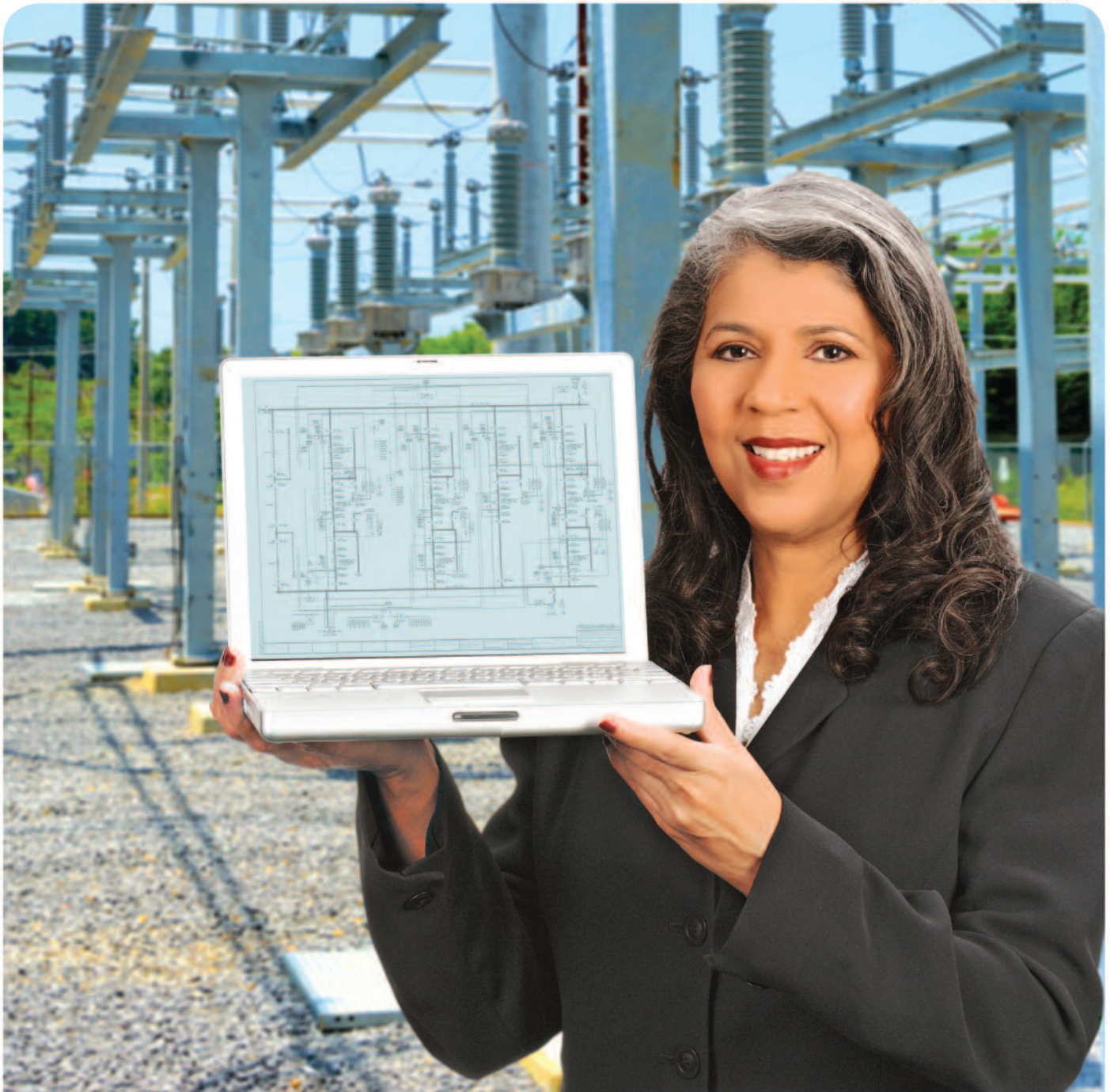
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